

2007-2008

Senior Community



Resource Guide

*... plus tips to help protect yourself
from the latest Senior Scams.*

Compliments of Assemblymember Mary Hayashi



Mary Hayashi

Assemblymember, 18th District

Dear Friends:

Please accept this complimentary copy of my 2007-08 Senior Community Resource Guide. It provides a listing of federal, state, and local community services and non-profit organizations available to you. Additionally, this guide includes a section on senior scams and tips to protect you against fraud and theft. Read the information carefully and become aware of the warning signs and tips to prevent yourself from becoming a victim.

Today, seniors are living longer lives and playing a vital role in their communities. The Office of the Governor, under the direction of First Lady Maria Shriver, has launched a wonderful new website, www.californiavolunteer.org, to match volunteers with organizations that need them. Regardless of where you live in the 18th Assembly District or what interests or abilities you have, there is an organization that needs your skills and time. If you would like the opportunity to continue to serve your community by helping those who live around you, then I ask that you go to this website or call toll-free at 1-888-567-SERV (7378) and volunteer. The future generation depends on your experience.

Contact my district office at (510) 583-8818 if you have a question or want more information about a particular issue. You may also visit my official website, <http://democrats.assembly.ca.gov/members/a18>, to access bill information, sign-up for my daily electronic news briefings, or discover more than 150 helpful links on a wide variety of state issues such as comparing automobile insurance rates, tips to save on prescription drugs, and what you should know before hiring a home contractor, just to name a few.

I am honored to serve you in the State Legislature. Please feel free to contact me if I can be of further service.

Sincerely,

A handwritten signature in orange ink that reads "Mary Hayashi". The signature is written in a cursive, flowing style.

MARY HAYASHI
Assemblymember



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ALAMEDA COUNTY AREA AGENCY ON AGING

6955 Foothill Boulevard, Suite 300, Oakland CA 94605 1-510-577-1900 x5

ADULT DAY CARE/RESPITE

(useful web site: <http://www.adsnac.org/>)

Alzheimer's Services of the East Bay Adult Day Health 510-888-1411
Bay Area Community Services (Fremont) 510-613-0330
Boston House Adult Day Care 510-276-1018
The Friendship Center 925-960-2420
LifeLong Medical Adult Day Health Care (Oakland) 510-563-4390
St. Peter's Community Adult Day Care 510-562-4037

ALCOHOLISM AND DRUG ABUSE PREVENTION PROGRAMS

Alameda County Behavioral Health 1-800-491-9099
Alcoholics Anonymous Central Office 510-839-8900
Commpre 510-247-8207

ALZHEIMER'S SERVICES

Alzheimer's Association Hotline 1-800-272-3900
Alzheimer's Support Group 925-931-5379
Family Caregiver Alliance (caregiver respite) 415-434-3388
Senior Support of the Tri Valley (caregiver respite) Support Group 925-931-5379
U.C Davis Alzheimer's Disease Center 925-372-2485

CASE MANAGEMENT/COORDINATION OF SERVICES FOR HOMEBOUND SENIORS

Bay Area Community Services (BACS) 510-613-0330
MSSP – Casemanagement program (Fremont, Hayward, Union City, Newark).... 510-574-2041
Senior Support Program of the Tri Valley 925-931-5379

SERVICES FOR ADULTS WITH DISABILITIES

American Diabetes Association	510-654-4499
Americans with Disabilities Act (ADA), General Information.....	1-800-949-4232
Aphasia Center of California (services for persons who have had strokes)	510-336-0112
Arthritis Foundation	1-800-464-6240
Hearing & Speech Center of Norther CA.....	415-921-7658
Braille & Talking Book Library	1-800-952-5666
Community Resources for Independent Living (CRIL).....	510-881-5743
California Telephone Access Program	1-800-806-1191
Lighthouse for the Blind (consumer products)	415-431-1481
Lions Blind Center	510-450-1580
National Multiple Sclerosis Society	1-800-344-4867
Parkinson's Institute	1-800-786-2958

ELDER ABUSE PREVENTION PROGRAMS

Alameda County Adult Protective Services.....	1-866-225-5277
Victim/Witness Assistance Program Sexual Assault.....	510-272-6180

FINANCIAL ASSISTANCE

(useful web sites: www.benefitscheckup.org or <http://www.govbenefits.gov>)

California Advocates for Nursing Home Reform – CANHR (state planning for long-term care)	1-800-474-1116
ECHO Housing Rental Assistance	510-581-9380
Money Management Assistance Program (Rep Payee/Bill Payer program for low-income persons)	510-271-8826
Property Tax Postponement	1-800-952-5661
Renter/Homeowner Assistance (yearly)	1-800-868-4171
Social Security/ SSI	1-800-772-1213
Veterans Assistance Benefits Counseling (Adult & Aging Services).....	510-577-3547

FOOD AND NUTRITION

(Home Delivered Meals)

Pleasanton Senior Center	925-373-5764
Meals on Wheels	510-582-1264

SENIOR GROUP DINING

(congregate meals)

Dublin Senior Center (M, T, & Th,: meals prepared on site)	925-931-5385
Hayward Senior Center (Tuesday & Thursday: meals prepared on site)	510-881-6766
K.C. Aitken Senior Center (Monday & Wednesday: meals prepared on site).....	510-881-6738
Pleasanton Senior Center	925-931-5385
Spectrum Community Services.....	510-881-0300
Alameda County Community Food Bank	510-635-3663
Brown Bag Program (San Leandro).....	510-534-8540
Food Stamps.....	510-670-6000
Food Stamps (Tri-Valley)	925-455-0747

FRIENDLY VISITORS/TELEPHONE REASSURANCE PROGRAM

Are You Ok? (Pleasanton PD will call seniors for health/safety check-up)	925-931-5100
Face to Face Counseling for Seniors/Friendly Visitor Program.....	1-800-260-0094
Lavender Seniors (support services for gay/lesbian elders)	510-667-9655
Senior Services Foundation Friendly Visitor Program (San Leandro only).....	510-347-4620
Senior Support Services of the Tri-Valley	925-931-5379

HEALTH INSURANCE PROGRAMS

HICAP (Health Insurance and Advocacy Program)	510-839-0393
Medi-Cal	510-777-2300
Medicare.....	1-800-633-4227
QMB Program (Medicare out-of-pocket costs for low-income seniors).....	510-577-1900
Alameda County Social Service Dept of Adult/Aging Services	

HOME IMPROVEMENT FOR LOW TO MODERATE INCOME HOUSEHOLDS

Alameda County Housing & Community Development Department & Minor Repair Line	510-670-5398
City of Hayward Housing Conservation Program (Hayward residents only, minor repairs also).....	510-583-4225
City of San Leandro	510-577-6002

HOSPICE PROGRAMS

Hope Hospice, Inc.	925-829-8770
Pathways Hospice and Grief Counseling	510-632-4390
Sutter VNA & HOSPICE (and grief counseling).....	1-800-698-1273
Crisis Support Services of Alameda County (grief counseling)	1-800-260-0094

HOUSING ASSISTANCE PROGRAMS

Alameda County Housing Authority.....	510-538-8876
Community Resources for Independent Living (CRIL) (disabled housing assistance)	510-881-5743
ECHO Housing (home seeking, rental assistance).....	510-581-9380
ECHO Housing (home seeking, rental assistance, Tri-Valley).....	925-449-7340
ECHO Housing (reverse mortgage counseling)	510-271-7931
Eden Information & Referral (emergency shelter referrals).....	510-537-2552
HOPE Housing Program	510-881-0300

IN-HOME SERVICES

Alameda County In-Home Supportive Services (IHSS Intake).....	510-577-1900
Community Resources for Independent Living (CRIL), Public Authority-IHSS Referrals	510-881-5743
TTY	510-881-0218
Senior Support Program of the Tri-Valley	925-931-5379

IN-HOME SERVICES, CONT.

Senior Support Program Public Authority (IHSS Referrals).....	925-931-5384
Spectrum Community Services, Private Registry	510-881-0300

LEGAL SERVICES

AARP Legal Assistance Services Network (will refer AARP members to local lawyers) www.aarp.org/families/legal_issues/	
Bay Area Legal Aid	510-663-4744
California Advocates for Nursing Home Reform – CANHR (estate planning for LTC, lawyer referral service) 1-800-474-1116	
Alameda Co. Bar Assoc. Lawyer Referral Service / Volunteer Legal Services ..	510-893-7160
Legal Assistance for Seniors	1-800-393-0363
Senior Legal Hotline of Northern California (for legal questions).....	1-800-222-1753

MEDICAL/DENTAL CARE

Axis Community Health.....	925-462-1755
Denti-Cal (information on Medi-Cal dental benefits & dentists).....	1-800-322-6384
La Clínica de La Raza.....	510-535-3650
Medi-Cal	510-670-6000
Medicare.....	1-800-MEDICARE/1-800-633-4273
Native American Health Center	510-535-4440
Senior Support of the Tri-Valley (mobile health screening).....	925-462-1755
Beneficiary Services Dentist	1-800-322-6384
Tiburcio Vasquez Health Center.....	510-471-5880
Tri-City Health Center	510-770-8040
University of the Pacific Dental Care Center (offer reduced fee at 20-30% less than average)	510-489-5200
Davis Street Community Center	510-347-4620

MENTAL HEALTH/COUNSELING

Alameda County Health Care ACCESS (referrals to all mental health clinics & psychiatrists)	1-800-491-9099
Asian Community Mental Health Services	510-451-6729
Axis Community Health.....	925-462-5544
Crisis Support Services of Alameda Co. (counseling/suicide prevention)	1-800-309-2131
East Bay Cancer Support Group (www.ebcancersupport.org)	510-889-8766
Eden Hospital Adult Psychiatric Services.....	510-889-5016
Grief Counseling Project.....	1-800-260-0094
Hope Hospice (Dublin).....	925-829-8770
La Familia Counseling Service (referrals only).....	510-881-5921
Pathways Hospice and Grief Counseling	510-632-4390
Suicide Prevention.....	1-800-309-2131
Visiting Nurses Association/Hospice.....	510-450-8500
Women's Cancer Resource Center.....	510-601-4040

NURSING HOME ASSISTANCE

(useful web site: www.calnhs.org & www.nursinghomeguide.org)

CANHR (advice on nursing home selection)	1-800-474-1116
Ombudsman, Inc. (complaint Resolution).....	510-638-6878

PUBLIC GUARDIAN'S OFFICE

Court appointed conservatorships	510-577-1900
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SENIOR CENTERS

Castro Valley Kenith Akin – Senior & Community Center	510-881-6738
Dublin	925-829-6316
Hayward.....	510-881-6766
Pleasanton.....	925-931-5365
San Leandro.....	510-577-6080
San Lorenzo Sociables	510-276-4554

STATE AGENCIES

(most popular requests)

Assemblymember Mary Hayashi's Office (state agency assistance).....	510-583-8818
Bureau of Automotive Repair www.smogcheck.ca.gov (Smog Check Issues – Consumer Assistance Program)	1-866-272-9642
California Department of Consumer Affairs	1-800-952-5210
California Department of Fair Employment & Housing (Housing Discrimination).....	1-800-233-3212
California Department of Insurance	1-800-927-4357
California Department of Justice.....	1-800-952-5225
California Department of Managed Health Care (HMO Help Line).....	1-888-HMO-2219
California Department of Motor Vehicles	1-800-777-0133
California Public Utilities Commission	1-800-649-7570
Contractors State Licensing Board.....	1-800-321-2752
Medical Board of California	1-800-633-2322

TRANSPORTATION PROGRAMS AND SERVICES

AC Transit Senior Discount.....	510-891-4706
BART Senior Discount	510-464-7133
East Bay Paratransit Service (for those who meet ADA criteria)	510-287-5040
Flex Route Shuttle (San Leandro only)	510-577-3462
Handicapped Parking Placards (DMV).....	1-800-777-0133
Hayward Paratransit Program (Measure B door to door service, except San Leandro city).....	510-583-4230

Travel Information (public transportation for Bay Area, DIAL 511)	510-817-1717
Tri-Valley Paratransit	925-455-7510
Dial-A-Ride (wheelchair van) Vouchers	
Dublin	925-455-7510
Pleasanton	925-931-5376

UTILITIES ASSISTANCE

CAP, Salvation Army (water discount, low income EBMUD customers).....	510-268-0647
California Telephone Access Program	1-800-806-1191
Energy Assistance Programs, PG&E Customer Service	
(medical baseline service, multi-lingual)	1-800-743-5000
HEAP (Energy Asst. for persons with income at or below 130% of poverty-	
Spectrum Community Services).....	510-881-0300
Lifeline (telephone discounts)	1-877-858-7463
REACH, Salvation Army Senior Hotline (delinquent PG&E bills).....	510-581-6444
Weatherization	510-889-0921

OTHER IMPORTANT PHONE NUMBERS

Alameda County Area Agency on Aging Senior Information.....	1-800-510-2020
Alameda/Contra Costa County Medical Association	
(how to locate doctors who accept Medi-Cal)	510-654-5383
Alameda County Social Services	510-670-6000
Contra Costa County Senior Information	925-335-8720
Eden Information & Referral (provides access to a range of resources)	510-537-2522
.....	510-537-2710
Eldercare Locator (information on services nationwide).....	1-800-677-1116
Immigration Questions: International Institute of the East Bay	510-451-2846
Immigrant Assistance Line (English, Spanish).....	415-543-6767
Immigrant Assistance Line (Cantonese, Mandarin, Japanese)	415-543-6769
Medical Alert Response Service (for persons with special needs).....	1-800-432-5378
State of California Community Care Licensing	
(to apply to residential care homes)	510-286-4201
U.S Dept. of Veteran's Affairs Counseling	1-800-827-1000

BANK ACCOUNT SCAMS

Money Transfer or “Foreign Investor Scam”

A request is sent by mail, fax or email, to help a wealthy foreign investor who needs to move millions of dollars out of the country quickly. He offers to pay a hefty fee if he can transfer the funds to a victim's personal bank account, but needs the account number first. After the victim provides his or her account information, the bank account is electronically drained.

Overpayment Scam

Scam artists will pose as interested buyers of major items like a car or antiques. They'll send the seller a check for thousands of dollars more than the purchase price. When contacted, they'll ask the sellers to immediately wire back the difference. Unfortunately, the check will bounce and the “difference” wired comes out of the seller's account.

Tips to Prevent Bank Account Scams

- The fact that a bank may accept a check does not mean that it won't later be found to be fraudulent. Be wary of checks with excessive amounts. Resist pressure to wire transfers or refunds as they are harder to detect and scam artists can get their money quickly.
- Always keep your bank account numbers and financial information private.

DOOR-TO-DOOR SCAMS

Home Security Rip-offs

The scam starts with an uninvited representative who knocks at your door and proceeds with a sales pitch for a home security system. At best, they charge a significant sum of money for a security system that offers no real protection. At worst, they case your home while installing the system or providing you with a price estimate in order to later break in while you are away.

Home Contractor Scams

Tree trimming scams begin with a contractor breaking off a branch from someone else's yard, then bringing the branch to your front door proclaiming the need to trim your branches immediately to avoid an accident.

A roofer knocks at the door with a few old shingles in his hand. He proclaims they found the shingles lying in your yard and your roof needs to be repaired immediately. He further explains that they were down the street earlier working on a neighbor's roof, have left-over materials from that job, and can repair your roof relatively cheap.

According to the California Department of Consumer Affairs, these scams usually result in substandard work from unlicensed contractors you are unable to locate after the work is done and payment has been made in full.

Home Exterminator Scams

An unlicensed pest control operator states he works in the neighborhood and that your house may be infested. He offers to give you a free home inspection. The person returns after the inspection with a few dead termites or wormy wood as proof. He offers to spray the home here and there to rid you of the pests. However, it takes more than spraying a few places to get rid of a real termite infestation.

TIPS TO PREVENT THEM...

TIPS TO AVOID DOOR-TO-DOOR SCAMMERS:

- 1) Do not do business with door-to-door sales people unless you can verify that they have a local office.
- 2) Contractors should always be able to prove that they have a contractor's license. Call and verify the license first with California Contractor's State License Board by dialing 1(800) 321-2752.
- 3) Get references that are at least several months old and call them.
- 4) Don't do business right on the spot. If someone tells you that you have a problem with your property that needs to be fixed, get a second opinion from several other contractors.
- 5) Don't be pressured to sign right now or lose the "fantastic deal". This is a common tactic of scammers to stop you from checking them out, looking for a better price, or giving you time to reconsider your decision.
- 6) Don't make the check out in the name of a person, no matter what kind of deal he offers. Many scammers will use this tactic to make it easier for them to cash the check.
- 7) Remember that a receipt is worth nothing unless the business is valid and reputable. Scammers will give you any receipt that you want, but if they are gone, that receipt is worthless.
- 8) Never pay for services in cash. Cash can be spent immediately and is not traceable.
- 9) Don't be afraid to offend someone by not doing business with him. Scammers will pretend that you are personally insulting their credibility and honesty if you want to check them out.
- 10) If you don't feel comfortable, walk away. It's just that simple.
- 11) Just because the person seems nice and honest, doesn't mean he is. Scammers aren't very successful if they look and sound like liars.

12) Make sure that you sign an agreement and that everything you agree to is in that agreement.

13) Before you sign a contract, give it at least a day to think it over. Call friends and relatives and pass the idea by them.

(Source: *Seniormag.com*, May 19, 2005, <http://www.seniormag.com/legal/scams.htm>)





LOTTERY/PRIZE SCAMS

Canadian Lottery

A scam artist will call or send a letter informing a potential victim that he or she has won big money in the Canadian Lottery. In order to claim the prize, lottery officials ask the victims to first pay taxes. Weeks later the so-called “tax money” that’s wired is gone, along with the company that solicited the payment.

Advance on Winnings

An illegitimate “company” will contact a potential victim to let him know that he has won a prize and it will offer to advance the “winnings” to build trust. The prize check will come with instructions to deposit it immediately and wire payments for taxes or bonding. Sometimes these checks will clear the bank because the normal time has passed to be

notified about a bounced check. After the money is wired, the fraudulent check finally bounces.

TIPS to Prevent Fraudulent Prize Scams

- Taxes for prizes may be required, but taxes for prizes are never paid to a private company; they are paid directly to the IRS. Legitimate sweepstakes cannot require a purchase or fee as a condition of playing.
- Federal law generally prohibits any lottery material sent through the mail including letters, tickets, or any paper claiming to represent tickets. Respond by reporting it to your local law enforcement agency.



TIPS TO PREVENT THEM...



TELEPHONE SCAMS

809 Area Code

A victim receives a message left on an answering machine requesting him to call a phone number with area code 809 regarding information about a relative who has died, been arrested, or injured. The number leads to an automated message intending to keep the caller on the phone line as long as possible. The 809 area code is to a foreign country which charges excessive long distance fees, up to hundreds of dollars per minute.

Special Interest Calling

This scam starts with a phone message advertising a special service, such as piano restoration. In order to find out more about the service, victims must press a number on their telephone. By pressing the number they unwittingly accept long distance phone charges from the caller.

TIPS to Prevent Telephone Fraud

- Before calling any unfamiliar area code, check your local phone book to determine if the area code is located within the United States or requires any additional long distance or international fees.
- If an unknown person or recorded voice message calls asking you to press a telephone number to continue the call, respond by hanging up.



LATEST SENIOR SCAMS AND

AVOID INVESTMENT FRAUD

According to the California Department of Corporations, 70% of Californians over the age of 50 have been approached by scam artists who have swindled more than \$3.8 billion worth of assets. Seniors are often targets of investment fraud due to their access to assets earned over an entire lifetime.

The California Department of Corporations' Seniors Against Investment Fraud (SAIF) program lists the most common investment scams:

- Unlicensed independent insurance agents and broker-dealers selling securities unsuitable for senior investors.
- Scam artists misleading investors into purchasing annuities that are inappropriate for their circumstances.
- "Callable" CDs that earn higher yields yet do not mature for 10-20 years. These CDs tie up seniors' assets longer than desired, and unfortunately, redeeming the CDs early can result in penalties of up to 25% of the original investment.
- Fraudulent Promissory Notes offered for institutions or companies that do not exist.
- Investments paying a high rate of return to initial investors from money raised by subsequent investors called a "Ponzi Scheme." Eventually, most of the investors lose when the operators of the scheme vanish or "skip town" taking all the money with them.
- Investments paying a high rate of return to initial investors at the top from money generated by investors at the bottom called a "Pyramid Scheme." These schemes emphasize recruiting new investors at the bottom rather than the sale of a service or product. Eventually, the pyramid collapses when later investors do not materialize. Only those who initially invested in the scheme have an opportunity to profit. The rest of the investors lose their entire investment.



- Affinity group fraud uses the victim's religious or ethnic identity to gain their trust and offer them fraudulent investments.
- Viatical investment companies solicit investors to buy interests in the death benefits provided for in life insurance policies of terminally ill patients, including those suffering from AIDS or cancer. The insured receives a partial cash payment of the life insurance policy prior to death to improve the quality of life in their final days. The investors receive the remaining share minus the brokerage fee upon the insured's death. These investments are extremely risky, particularly for seniors.

TIPS TO PREVENT THEM...

TIPS FROM THE SAIF PROGRAM ON INVESTMENT FRAUD

- Don't invest until you investigate! Call the Department of Corporations toll-free number at 1-866-275-2677 prior to purchasing any type of financial product. The Department can provide you with information on the company's background and help you identify "red flags" before investing.
- Don't invest right away: slow down and take your time! Most fraud occurs because the scam artist talks the victim into making a rushed decision.
- Don't be too trusting! Remember, appearances can be deceiving. Just because the person may wear a suit and tie, doesn't make them a law-abiding citizen.
- Don't invest more than you can afford to lose! Remember how many years it took you to save the money. Can you afford to lose your entire life savings?
- Don't invest until you complete the "Four C's":
 1. Consider your options.
 2. Compare it to others.
 3. Consult with someone you trust.
 4. Call the Department of Corporations' Toll-Free Number 1-866-275-2677
- For more information about the Seniors Against Investment Fraud program call the Department of Corporations by dialing toll free 1-866-275-2677.



2007

JANUARY							FEBRUARY							MARCH							APRIL							
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MAY							JUNE							JULY							AUGUST							
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SEPTEMBER							OCTOBER							NOVEMBER							DECEMBER						
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2008

JANUARY							FEBRUARY							MARCH							APRIL						
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27	28	29	30	31			24	25	26	27	28	29		23	24	25	26	27	28	29	27	28	29	30			

MAY							JUNE							JULY							AUGUST						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
				1	2	3	1	2	3	4	5	6	7			1	2	3	4	5						1	2
4	5	6	7	8	9	10	8	9	10	11	12	13	14	6	7	8	9	10	11	12	3	4	5	6	7	8	9
11	12	13	14	15	16	17	15	16	17	18	19	20	21	13	14	15	16	17	18	19	10	11	12	13	14	15	16
18	19	20	21	22	23	24	22	23	24	25	26	27	28	20	21	22	23	24	25	26	17	18	19	20	21	22	23
25	26	27	28	29	30	31	29	30						27	28	29	30	31			24	25	26	27	28	29	30

SEPTEMBER							OCTOBER							NOVEMBER							DECEMBER						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
	1	2	3	4	5	6				1	2	3	4							1		1	2	3	4	5	6
7	8	9	10	11	12	13	5	6	7	8	9	10	11	2	3	4	5	6	7	8	7	8	9	10	11	12	13
14	15	16	17	18	19	20	12	13	14	15	16	17	18	9	10	11	12	13	14	15	14	15	16	17	18	19	20
21	22	23	24	25	26	27	19	20	21	22	23	24	25	16	17	18	19	20	21	22	21	22	23	24	25	26	27
28	29	30					26	27	28	29	30	31		23	24	25	26	27	28	29	28	29	30	31			

Important Phone Numbers Dates to Remember

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**IN CASE OF EMERGENCY DIAL
911**

DOCTOR/PHARMACISTS:

EMERGENCY CONTACTS:

[illegible]



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